

EXHIBIT G



October 10, 2019

Via Regular Mail and CMRRR 7017 1450
0002 0925 3914

Allstate Vehicle and Property Insurance
Company
2775 Sanders Road
Northbrook, IL 60062-6127

Via Regular Mail and CMRRR 7017 1450
0002 0925 3891

Allstate Vehicle and Property Insurance
Company
51 West Higgins Road
South Barrington, IL 60010

Via Regular Mail and CMRRR 7017 1450 0002
0925 3907

Febra Tinsley
9911 Whitehurst Drive, Apt. 515
Dallas, TX 75243

Via Regular Mail and CMRRR 7017 1450
0002 0925 3884

Febra Tinsley
2775 Sanders Road
Northbrook, IL 60062-6127

Via Regular Mail and CMRRR 7017 1450
0002 0925 3877

Febra Tinsley
51 West Higgins Road
South Barrington, IL 60010

Re: Our Clients : Raul and Carrie Rivera
Policy No. : 844532747
Claim No. : 0545419277 CAT
DOA : 05/09/2019

Dear Sirs/Madams:

Raul and Carrie Rivera own and live at their home at 3019 Kenross Street, Houston, Texas 77043. Our firm represents the Riveras in connection with the claim for damages to this property.

The Property sustained significant damage as a result of a wind and hail storm that struck Harris County on May 9, 2019 and caused widespread damage to the homes and businesses in the area.

As would be expected in a wind and hail event of this nature, the Riveras' home sustained extensive damage. Additionally, water intrusion caused damage throughout the home including the interior, ceilings, and walls.

After the storm, the Riveras promptly submitted a claim for damage to you. You denied the claim outright. You and your agents have refused to reasonably resolve this claim and have adjusted it improperly. The inadequate inspection by you through your agents left the Riveras unable to repair the home. Specifically, your adjuster, performed an inadequate inspection of the

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Property, ignoring damage to Property and making other material omissions. The adjusters and claims examiners assigned to the claim excluded covered damage that should not have been excluded, and failed to conduct a reasonable investigation to avoid the inadequate claim adjustment. The Riveras tried to work this issue out with you and your agents. They told your adjuster that they did not agree with the assessment of damage. And they cooperated fully with you and your agents, complied with any and all requests made of them by you, and fulfilled every obligation they owed under the insurance policy and law.

Rather than working with your insureds to make sure its claim and damages were properly addressed, you persisted in the wrongful denial of the wind and hail damages to the property. Your denial has caused and continues to cause the Riveras to suffer damages. Texas law provides a remedy for insureds in this position. The Texas Insurance Code was passed, in part, to prohibit unfair and deceptive acts and practices by insurance companies such as those acts you engaged in here. TEX. INS CODE ANN. § 541.001. And the Texas Supreme Court long ago imposed a duty of good faith and fair dealing on insurance companies to attempt to prevent “unscrupulous insurers [from taking] advantage of their insureds’ misfortunes in bargaining for settlement or resolution of claims.” *Arnold v. National County Mut. Fire Ins. Co.*, 725 S.W.2d 165, 167 (Tex. 1987). Even though Allstate Vehicle and Property Insurance Company is not a Texas company, it is still subject to Texas Law. Your actions and those of your agents and adjusters violated Texas law.

Pursuant to Texas Insurance Code Section 542A.003(b)(1), the acts or omissions giving rise to this claim include the damage from the significant weather event described here, along with its wind, water, hail, and other forces.

Attached and fully incorporated herein by reference, please find a specific itemization of damage that includes the items you and your adjusters and claims examiners omitted, along with corresponding estimates to repair this damage. Finally, the adjusters and claims examiners did not adequately communicate with the Riveras, who continuously described the additional damage excluded or ignored by you and your agents.

Allstate issued the policy to Raul and Carrie Rivera. To date, the Riveras have yet to receive full payment to which they are entitled under the insurance policy.

Undoubtedly, you are aware of your liability to our clients under the Texas Insurance Code, which specifically covers unfair claims settlement. Based upon your conduct and treatment of the Riveras, you are liable for the following violations of the Texas Insurance Code:

- (1) Misrepresenting and/or failing to discuss with the Riveras pertinent facts or policy provisions relating to coverage as an issue, in violation of TEX. INS. CODE ANN. § 541.060(a)(1);
- (2) Failing to acknowledge, with reasonable promptness, pertinent communications with respect to the claim arising under the policy, in violation of TEX. INS. CODE ANN. § 542.003(b)(2);
- (3) Failing to adopt reasonable standards for prompt investigation of the claim arising under the policy, in violation of TEX. INS. CODE ANN. § 542.003 (b)(3);

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- (4) Not attempting in good faith to effectuate prompt, fair, and equitable settlement of the claim submitted in which liability has become reasonably clear, in violation of TEX. INS. CODE ANN. § 541.060(a)(2)(A);
- (5) Failing to provide promptly to a policyholder a reasonable explanation of the basis in the insurance policy, in relation to the facts or applicable law, for denial of the claim or for the offer of a compromise settlement, in violation of TEX. INS. CODE ANN. § 541.060(a)(3);
- (6) Failing to affirm or deny coverage of claim to a policyholder within a reasonable time after proof of loss statements have been completed, in violation of TEX. INS. CODE ANN. § 541.060(a)(4); and
- (7) Refusing to pay the claims without conducting a reasonable investigation based upon all available information, in violation of TEX. INS. CODE ANN. § 541.060(a)(7).

Furthermore, the delay in payment to the Riveras is also in violation of the Prompt Payment of Claims Act, Texas Insurance Code § 542.055, *et seq.* The purpose of this Act is to “promote the prompt payment of insurance claims pursuant to policies of insurance.” It is designed to protect consumers like the Riveras from insurance companies who wrongfully deny claims or delay their payment. Your violation of this Act triggers liability on your part to pay the amount of the claim, plus damages consisting of interest per annum on the amount of the claim, along with prejudgment interest and reasonable attorney’s fees.

You, Febra Tinsley, are further notified that in accordance with *Liberty Mutual Ins. Co. v. Garrison Contractors, Inc.*, 966 S.W.2d 482 (Tex. 1998), you have individual liability separate from that of your employer for violations of the Texas Insurance Code.

Pursuant to Texas Insurance Code Section 542A.003(b)(2), and without limitation to amending this amount upon further investigation and information, the Riveras estimate you still owe approximately \$31,969 on the property claim. Enclosed with this letter please find a specific itemization of damage that includes the items you and your adjuster omitted, along with corresponding estimates to repair this damage. This amount for the actual property claim, of course, does not include other damages available under Texas law, including compensatory, punitive, nominal, treble, and other damages like attorney’s fees, costs of court, and interest.

The Riveras were required to retain an attorney to prosecute this claim because, after your denial, they did not have any other way of repairing their property or recovering the funds they are entitled to under the policy and Texas law. Pursuant to Texas Insurance Code Section 542A.003(b)(3), the reasonable and necessary attorney’s fees incurred thus far are \$1,942.50 calculated by multiplying the number of hours actually worked by the attorneys as of the date this notice is given, and as reflected in contemporaneously kept time records, by an hourly rate that is customary for similar legal services. This amount, of course, will continue to accrue beyond the date of this letter if Allstate persists in its total denial of this claim.

This correspondence will also serve as notification that, pursuant to Texas Civil Practice

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& Remedies Code § 38.001, *et seq.*, you may be required to pay reasonable attorney's fees due to your failure to substantially perform as per the material terms of the insurance contract entered into with the Riveras. Such payment is a result of the Riveras' retainment of our legal services to pursue their remedy for damages, and would be paid in addition to the amount of a valid claim for contractual benefits and costs.

With respect to the claims under TEX. INS. CODE ANN. §§ 541.060, 541.061 and 541.152, the law provides you sixty (60) days from the receipt of this correspondence to respond. With respect to the remaining claims of our clients under TEX. INS. CODE ANN. §§ 542.055 *et seq.*, the common law (breach of the duty of good faith and fair dealing and any others such as fraud arising out of your actionable conduct), as well as for breach of contract, we hereby extend to you the same sixty (60) days from the receipt of this correspondence to respond.

NOTICE REGARDING REPAIRS

The Riveras have continued to make temporary repairs to the property to mitigate the damages caused by the storm, but they must make necessary, permanent repairs to restore the property to a condition that is livable and comfortable as it was before the storm. Therefore, my clients and I urge you to come back out to the property to observe the damage before permanent repairs are made. Texas Insurance Code Section 542A.004 requires you—if you do desire to inspect, photograph, or evaluate this property—to provide us a written request to inspect the property within thirty (30) days of this notice, and this inspection should occur within sixty (60) days of the date you receive this notice if reasonably possible. Please accept this as formal notice that the Riveras intend to make permanent repairs to the property as soon as the 60-day time frame of this notice expires.

As always, we are willing to sit down and discuss the claim to see if there is a way to resolve this dispute. We believe it is best to try and resolve a claim early or at least discuss the likelihood of resolution before incurring additional time, expenses and attorney's fees, if all parties are willing to participate in good faith. We urge you to schedule a mediation or meeting to discuss these claims. In the event you refuse to attempt to settle this matter or refuse to negotiate in good faith or otherwise so as to prevent a settlement of this matter, we expect our clients to recover their actual damages, along with additional damages, all available punitive damages, prejudgment interest, costs, and attorney's fees.

As the Riveras are anxious to have this matter resolved promptly, we trust you will immediately respond, in writing. From this point forward, we are the only contact for you or your attorney regarding this matter. A copy of this notice has been provided to the Riveras. Please forward a copy of this letter to your insurance representative for his or her review as well.

If you have any questions regarding this matter or need additional information, please feel free to contact this office. However, please do not contact the Riveras, either orally or in writing, without prior express written permission. Thank you for your attention to this matter.

Sincerely,

October 10, 2019

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MOSTYN LAW



Michael A. Downey

Swade Enterprises, Inc.

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560 Elkins Lake
Huntsville, Tx. 77340
713-291-5666
shannon@swadeinc.com

Insured: Rivera, Raul
Property: 3019 Kenross
Houston, TX 77043

Claim Rep.: .

Estimator: S. Cook

Claim Number:	Policy Number:	Type of Loss:
Date of Loss: Date Inspected:	5/9/2019 8/29/2019	Date Received: Date Entered: 8/29/2019 11:48 AM
Price List: Estimate:	TXHO8X_AUG19 Restoration/Service/Remodel RIVERA_RAUL	

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RIVERA_RAUL**Dwelling****Exterior****Roof**

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>DWELLING</u>							
1. Remove Laminated - comp. shingle rfg. - w/ felt	35.70	SQ	53.20	0.00	379.84	2,279.08	(0.00)
2. Laminated - comp. shingle rfg. - w/ felt	41.33	SQ	228.00	353.32	1,955.30	11,731.86	(2,444.14)
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope	0.58	SQ	13.42	0.00	1.56	9.34	(0.00)
4. Additional charge for steep roof - 7/12 to 9/12 slope	0.64	SQ	37.87	0.00	4.84	29.08	(0.00)
5. Remove Additional charge for steep roof - 10/12 - 12/12 slope	12.07	SQ	21.09	0.00	50.92	305.48	(0.00)
6. Additional charge for steep roof - 10/12 - 12/12 slope	13.28	SQ	59.50	0.00	158.04	948.20	(0.00)
7. Detach & Reset Gutter / downspout - aluminum - up to 5" - painted gutters are installed over the roof's drip edge and must be detached to facilitate roof replacement. New gutter over garage door '18 deducted.	239.00	LF	3.84	0.00	183.56	1,101.32	(0.00)
8. R&R Drip edge	473.61	LF	2.35	26.57	227.92	1,367.48	(247.00)
9. Prime & paint drip edge "as is".	473.61	LF	1.45	5.47	138.44	830.64	(173.05)
10. Asphalt starter - universal starter course - eaves and rakes	473.61	LF	1.89	22.66	183.56	1,101.34	(229.45)
11. R&R Valley metal	137.95	LF	5.36	20.37	151.98	911.76	(170.63)
12. R&R Ridge cap - High profile - composition shingles	182.68	LF	8.16	50.79	308.30	1,849.76	(279.87)
13. R&R Continuous ridge vent - shingle-over style	92.00	LF	8.49	24.06	161.04	966.18	(182.66)
14. R&R Chimney flashing - average (32" x 36")	1.00	EA	359.82	6.42	73.24	439.48	(87.07)
15. Mason - Brick / Stone - per hour to score brick	2.00	HR	66.05	0.00	26.42	158.52	(0.00)
16. R&R Fireplace - chimney chase / flue cap - custom made by welder / price per PH for the current unit	1.00	EA	1,500.00	46.05	309.22	1,855.27	(382.01)
17. R&R Flashing - pipe jack - lead	7.00	EA	71.39	21.71	104.30	625.74	(118.55)

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CONTINUED - Roof

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. R&R Exhaust cap - through roof - 6" to 8"	3.00 EA	84.89	8.17	52.58	315.42	(59.24)	256.18
19. R&R Roof vent - turbine type	2.00 EA	113.89	10.23	47.58	285.59	(55.20)	230.39
20. Prime & paint roof vent - includes painting chimney flashing "as is"	13.00 EA	29.93	6.61	79.14	474.84	(98.92)	375.92
21. Digital satellite system - Detach & reset	1.00 EA	30.69	0.00	6.14	36.83	(0.00)	36.83
22. Digital satellite system - alignment and calibration only	1.00 EA	92.04	0.00	18.40	110.44	(0.00)	110.44
Dwelling Totals:		602.43	4,622.32	27,733.65	(4,527.79)	23,205.86	
Totals: Roof		602.43	4,622.32	27,733.65	4,527.79	23,205.86	
Area Dwelling Total:		602.43	4,622.32	27,733.65	(4,527.79)	23,205.86	
Totals: Roof		602.43	4,622.32	27,733.65	4,527.79	23,205.86	

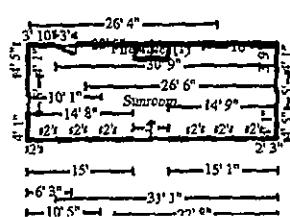
Elevations**Elevations**

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DWELLING							
23. R&R Gutter - aluminum - up to 5" - over the overhead garage door	18.00 LF	6.10	3.47	22.66	135.93	(26.16)	109.77
24. R&R Downspout - aluminum - 6" - 10' front elevation + 9' right elevation	19.00 LF	9.11	8.06	36.24	217.39	(43.00)	174.39
25. R&R Flashing - rain diverter - front elevation	1.00 EA	43.35	0.81	8.84	53.00	(8.92)	44.08
26. Prime & paint gutter / downspout	257.00 LF	1.40	4.45	72.86	437.11	(91.06)	346.05
27. Detach & Reset Solar window screen, 11 - 25 SF - rear elevation	1.00 EA	7.33	0.00	1.46	8.79	(0.00)	8.79
Dwelling Totals:		16.79	142.06	852.22	(169.14)	683.08	
Total: Elevations		16.79	142.06	852.22	169.14	683.08	
Area Dwelling Total:		619.22	4,764.38	28,585.87	(4,696.93)	23,888.94	
Totals: Exterior		619.22	4,764.38	28,585.87	4,696.93	23,888.94	

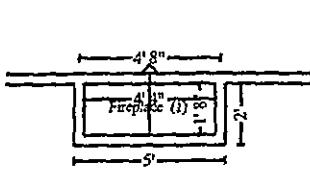
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Interior

Sunroom	Height: Sloped
901.16 SF Walls	440.34 SF Ceiling
1341.50 SF Walls & Ceiling	431.68 SF Floor
47.96 SY Flooring	98.50 LF Floor Perimeter
99.10 LF Ceil. Perimeter	



Subroom: Fireplace (I)	Height: Sloped
109.50 SF Walls	13.32 SF Ceiling
122.82 SF Walls & Ceiling	7.22 SF Floor
0.80 SY Flooring	12.00 LF Floor Perimeter
14.82 LF Ceil. Perimeter	

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>DWELLING</u>							
Ceiling							
28. Drywall patch / small repair, ready for paint	2.00	EA	80.26	0.44	32.18	193.14	(0.00)
29. R&R Batt insulation - 10" - R30 - paper faced	16.00	SF	1.81	1.10	6.02	36.08	(4.89)
30. Apply plant-based anti-microbial agent to the surface area	16.00	SF	0.24	0.05	0.78	4.67	(0.00)
31. Drywall Installer / Finisher - per hour to blend texture	1.00	HR	100.21	0.00	20.04	120.25	(0.00)
32. Seal the surface area w/latex based stain blocker - one coat	16.00	SF	0.53	0.09	1.72	10.29	(1.72)
33. Paint the ceiling - two coats	453.66	SF	0.83	7.49	76.80	460.83	(76.81)
34. Remove Beam - engineered strand lumber - 3 1/2" x 9 1/2" - must be removed to replace paneled wall	13.50	LF	4.64	0.00	12.52	75.16	(0.00)
35. Install Beam - engineered strand lumber - 3 1/2" x 9 1/2"	13.50	LF	3.11	0.00	8.40	50.39	(0.00)
36. Stain & finish wood beam	13.50	SF	2.24	0.43	6.12	36.79	(6.14)
Walls							
37. R&R T & G paneling - knotty pine paneling (unfinished)	27.00	SF	5.06	3.81	28.08	168.51	(26.14)
38. R&R Trim board - 1" x 2" - installed (hardwood - oak or =)	9.00	LF	3.45	1.06	6.44	38.55	(5.81)
39. R&R Trim board - 1" x 4" - installed (hardwood - oak or =)	9.00	LF	5.02	2.06	9.46	56.70	(8.76)

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CONTINUED - Sunroom

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
40. Stain & finish paneling	758.00	SF	1.39	18.14	214.34	1,286.10	(214.35)
41. Stain & finish trim	18.00	LF	1.35	0.27	4.92	29.49	(4.91)
To facilitate repairs							
42. Content Manipulation charge - per hour	4.00	HR	35.95	0.00	28.76	172.56	(0.00)
43. Floor protection - corrugated cardboard and tape	438.90	SF	0.51	6.88	46.14	276.86	(0.00)
44. Detach & Reset Ceiling fan & light	2.00	EA	201.71	0.00	80.68	484.10	(0.00)
45. Heat/AC register - Mechanically attached - Detach & reset	2.00	EA	13.08	0.00	5.24	31.40	(0.00)
46. Recessed light fixture - Detach & reset entire unit - drywall wet around both can lights	2.00	EA	118.74	0.00	47.50	284.98	(0.00)
47. Refrigerator - Remove & reset	1.00	EA	35.48	0.00	7.10	42.58	(0.00)
48. Final cleaning - construction - Residential	438.90	SF	0.23	0.00	20.20	121.15	(0.00)
Dwelling Totals:			41.82	663.44	3,980.58	(349.53)	3,631.05
Totals: Sunroom			41.82	663.44	3,980.58	349.53	3,631.05
Area Dwelling Total:			41.82	663.44	3,980.58	(349.53)	3,631.05
Totals: Interior			41.82	663.44	3,980.58	349.53	3,631.05

General Conditions

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DWELLING							
49. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00	EA	440.31	0.00	88.06	528.37	(0.00)
50. Temporary toilet (per month)	1.00	MO	195.32	0.00	39.06	234.38	(0.00)
51. Taxes, insurance, permits & fees (Bid Item)	1.00	EA	150.00	0.00	30.00	180.00	(0.00)
Dwelling Totals:			0.00	157.12	942.75		942.75
Totals: General Conditions			0.00	157.12	942.75	0.00	942.75
Area Dwelling Total:			661.04	5,584.94	33,509.20	(5,046.46)	28,462.74

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Totals: Dwelling	661.04	5,584.94	33,509.20	5,046.46	28,462.74
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Other Structures**Fencing**

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
OTHER STRUCTURES							
52. Clean wood fence with pressure/chemical spray due to hail spatter / dents	1140.00	SF	0.30	0.94	68.58	411.52	(0.00)
53. Fencing - Labor Minimum	1.00	EA	137.71	0.00	27.54	165.25	(0.00)
Other Structures Totals:							
Totals: Fencing			0.94	96.12	576.77		576.77
Area Other Structures Total:							
Totals: Other Structures			0.94	96.12	576.77	0.00	576.77

Personal Property

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
PERSONAL PROPERTY							
54. Patio Furniture and Cover / Grill Cover - damaged by hail and replaced by policyholder	1.00	EA	500.00	16.91	103.38	620.29	(129.23)
Personal Property Totals:							
Totals: Personal Property			16.91	103.38	620.29	(129.23)	491.06

Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DWELLING							
55. Masonry labor minimum	1.00	EA	66.24	0.00	13.24	79.48	(0.00)
56. Window labor minimum	1.00	EA	180.20	0.00	36.04	216.24	(0.00)
57. Drywall labor minimum	1.00	EA	196.00	0.00	39.20	235.20	(0.00)
58. Water extract/remediation labor minimum	1.00	EA	124.06	0.00	24.82	148.88	(0.00)

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CONTINUED - Labor Minimums Applied

DESCRIPTION	QTY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
59. Finish carpentry labor minimum	1.00 EA	157.86	0.00	31.58	189.44	(0.00)	189.44
60. Framing labor minimum	1.00 EA	70.46	0.00	14.10	84.56	(0.00)	84.56
61. Heat, vent, & air cond. labor minimum	1.00 EA	211.42	0.00	42.28	253.70	(0.00)	253.70
62. Insulation labor minimum	1.00 EA	148.61	0.00	29.72	178.33	(0.00)	178.33
63. Paneling labor minimum	1.00 EA	105.75	0.00	21.16	126.91	(0.00)	126.91
Dwelling Totals:			0.00	252.14	1,512.74		1,512.74
Totals: Labor Minimums Applied			0.00	252.14	1,512.74	0.00	1,512.74
Area Dwelling Total:			661.04	5,837.08	35,021.94	(5,046.46)	29,975.48
Area Other Structures Total:			0.94	96.12	576.77		576.77
Area Personal Property Total:			16.91	103.38	620.29	(129.23)	491.06
Line Item Totals: RIVERA_RAUL			678.89	6,036.58	36,219.00	5,175.69	31,043.31

Grand Total Areas:

1,010.66 SF Walls	453.66 SF Ceiling	1,464.32 SF Walls and Ceiling
438.90 SF Floor	48.77 SY Flooring	110.50 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	113.91 LF Cel. Perimeter
438.90 Floor Area	473.63 Total Area	1,010.66 Interior Wall Area
5,294.01 Exterior Wall Area	504.05 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	473.61 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

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Coverage	Item Total	%	ACV Total	%
Dwelling	35,021.94	96.69%	29,975.48	96.56%
Other Structures	576.77	1.59%	576.77	1.86%
Personal Property	620.29	1.71%	491.06	1.58%
Total	36,219.00	100.00%	31,043.31	100.00%

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Summary for Dwelling

Line Item Total	28,523.82
Material Sales Tax	661.04
Subtotal	29,184.86
Overhead	2,918.54
Profit	2,918.54
Replacement Cost Value	\$35,021.94
Less Depreciation	(5,046.46)
Actual Cash Value	\$29,975.48
Net Claim	\$29,975.48
Total Recoverable Depreciation	5,046.46
Net Claim if Depreciation is Recovered	\$35,021.94

S. Cook

Swade Enterprises, Inc.

Appraisals / Expert Reports / Umpire Services

560 Elkins Lake
Huntsville, Tx. 77340
713-291-5666
shannon@swadeinc.com

Summary for Other Structures

Line Item Total	479.71
Material Sales Tax	0.94
Subtotal	480.65
Overhead	48.06
Profit	48.06
Replacement Cost Value	\$576.77
Net Claim	\$576.77

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Summary for Personal Property

Line Item Total	500.00
Material Sales Tax	16.91
Subtotal	516.91
Overhead	51.69
Profit	51.69
Replacement Cost Value	\$620.29
Less Depreciation	(129.23)
Actual Cash Value	\$491.06
Net Claim	\$491.06
Total Recoverable Depreciation	129.23
Net Claim if Depreciation is Recovered	\$620.29

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Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (8.25%)	Manuf. Home Tax (5%)
Line Items	3,018.29	3,018.29	678.89	0.00
Total	3,018.29	3,018.29	678.89	0.00

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Recap by Room**Estimate: RIVERA_RAUL****Area: Dwelling****Area: Exterior****Area: Roof**

Roof		22,508.90	76.29%
Coverage: Dwelling	100.00% =	22,508.90	
Area Subtotal: Roof		22,508.90	76.29%
Coverage: Dwelling	100.00% =	22,508.90	

Area: Elevations

Coverage: Dwelling	100.00% =	693.37	2.35%
Area Subtotal: Elevations		693.37	2.35%
Coverage: Dwelling	100.00% =	693.37	
Area Subtotal: Exterior		23,202.27	78.64%

Coverage: Dwelling

100.00% =

23,202.27 **78.64%**

Area: Interior

Sunroom		3,275.32	11.10%
Coverage: Dwelling	100.00% =	3,275.32	
Area Subtotal: Interior		3,275.32	11.10%
Coverage: Dwelling	100.00% =	3,275.32	

General Conditions

Coverage: Dwelling

100.00% =

785.63 **2.66%**

Area Subtotal: Dwelling

Coverage: Dwelling

100.00% =

27,263.22 **92.41%**

Area: Other Structures

Fencing		479.71	1.63%
Coverage: Other Structures	100.00% =	479.71	
Area Subtotal: Other Structures		479.71	1.63%

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Coverage: Other Structures	100.00% =	479.71	
Personal Property		500.00	1.69%
Coverage: Personal Property	100.00% =	500.00	
Labor Minimums Applied		1,260.60	4.27%
Coverage: Dwelling	100.00% =	1,260.60	
 Subtotal of Areas		29,503.53	100.00%
Coverage: Dwelling	96.68% =	28,523.82	
Coverage: Other Structures	1.63% =	479.71	
Coverage: Personal Property	1.69% =	500.00	
 Total		29,503.53	100.00%

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Recap by Category with Depreciation

O&P Items			RCV	Deprec.	ACV
APPLIANCES			35.48		35.48
Coverage: Dwelling	@	100.00% =	35.48		
CLEANING			442.95		442.95
Coverage: Dwelling	@	22.79% =	100.95		
Coverage: Other Structures	@	77.21% =	342.00		
CONTENT MANIPULATION			143.80		143.80
Coverage: Dwelling	@	100.00% =	143.80		
GENERAL DEMOLITION			3,564.23		3,564.23
Coverage: Dwelling	@	100.00% =	3,564.23		
DRYWALL			456.73		456.73
Coverage: Dwelling	@	100.00% =	456.73		
ELECTRICAL - SPECIAL SYSTEMS			122.73		122.73
Coverage: Dwelling	@	100.00% =	122.73		
			150.00		150.00
Coverage: Dwelling	@	100.00% =	150.00		
FENCING			137.71		137.71
Coverage: Other Structures	@	100.00% =	137.71		
FINISH CARPENTRY / TRIMWORK			227.61	13.95	213.66
Coverage: Dwelling	@	100.00% =	227.61		
FIREPLACES			1,482.00	370.50	1,111.50
Coverage: Dwelling	@	100.00% =	1,482.00		
FRAMING & ROUGH CARPENTRY			112.45		112.45
Coverage: Dwelling	@	100.00% =	112.45		
HEAT, VENT & AIR CONDITIONING			237.58		237.58
Coverage: Dwelling	@	100.00% =	237.58		
INSULATION			171.97	4.67	167.30
Coverage: Dwelling	@	100.00% =	171.97		
LIGHT FIXTURES			640.90		640.90
Coverage: Dwelling	@	100.00% =	640.90		
MASONRY			198.34		198.34
Coverage: Dwelling	@	100.00% =	198.34		
PANELING & WOOD WALL FINISHES			232.65	25.38	207.27
Coverage: Dwelling	@	100.00% =	232.65		
PAINTING			3,152.64	657.54	2,495.10
Coverage: Dwelling	@	100.00% =	3,152.64		
ROOFING			15,800.12	3,746.44	12,053.68
Coverage: Dwelling	@	100.00% =	15,800.12		
SOFFIT, FASCIA, & GUTTER			1,182.89	66.28	1,116.61
Coverage: Dwelling	@	100.00% =	1,182.89		
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O&P Items			RCV	Deprec.	ACV
SPECIALTY ITEMS			500.00	125.00	375.00
Coverage: Personal Property	@	100.00% =	500.00		
TEMPORARY REPAIRS			195.32		195.32
Coverage: Dwelling	@	100.00% =	195.32		
WINDOW REGLAZING & REPAIR			7.33		7.33
Coverage: Dwelling	@	100.00% =	7.33		
WINDOWS - WOOD			180.20		180.20
Coverage: Dwelling	@	100.00% =	180.20		
WATER EXTRACTION & REMEDIATION			127.90		127.90
Coverage: Dwelling	@	100.00% =	127.90		
O&P Items Subtotal			29,503.53	5,009.76	24,493.77
Material Sales Tax			678.89	165.93	512.96
Coverage: Dwelling	@	97.37% =	661.04		
Coverage: Other Structures	@	0.14% =	0.94		
Coverage: Personal Property	@	2.49% =	16.91		
Overhead			3,018.29		3,018.29
Coverage: Dwelling	@	96.70% =	2,918.54		
Coverage: Other Structures	@	1.59% =	48.06		
Coverage: Personal Property	@	1.71% =	51.69		
Profit			3,018.29		3,018.29
Coverage: Dwelling	@	96.70% =	2,918.54		
Coverage: Other Structures	@	1.59% =	48.06		
Coverage: Personal Property	@	1.71% =	51.69		
Total			36,219.00	5,175.69	31,043.31